

CERTIFICATE OF TRUST AGREEMENT
of the GARY N. HIGDON Revocable Trust

DEC 3 2 31 PM '01

The undersigned hereby certify as follows:

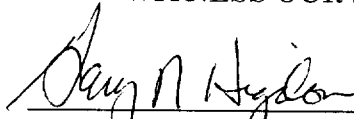
BK 92 94

1. This Certificate of Trust Agreement relates to a trust executed on October 17, 2001.
2. The GARY N. HIGDON REVOCABLE LIVING TRUST, dated October 17, 2001, is the name of a trust which may acquire, convey, encumber, lease and otherwise deal with interest in real property in said name.
3. The name and address of the Grantor is:

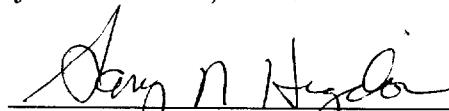
<u>Name</u>	<u>Address</u>
Gary N. Higdon	545 Augusta Drive, Hernando, MS 38632
4. The names and addresses of the Trustees are:

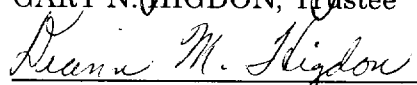
<u>Name</u>	<u>Address</u>
Gary N. Higdon	545 Augusta Drive, Hernando, MS 38632
Diann M. Higdon	545 Augusta Drive, Hernando, MS 38632
5. The above named trustees may acquire, convey, encumber, lease and otherwise deal with interest in real property acquired or held in the name of said trust.
6. This trust has no anticipated date of termination.
7. This trust currently has no real property.
8. This Certificate of Trust Agreement is executed and recorded pursuant to the provisions of Miss. Code Ann. §91-9-7.

WITNESS OUR SIGNATURES, this the 28 day of November, 2001.



GARY N. HIGDON, Grantor



GARY N. HIGDON, Trustee


DIANN M. HIGDON, Trustee

STATE OF MISSISSIPPI
COUNTY OF DESOTO

P. BK 92 PG 95

This day personally appeared before me, the undersigned authority in and for said County and State, the within named GARY N. HIGDON who acknowledged signing and delivering the above and foregoing CERTIFICATION OF TRUST AGREEMENT on the day and date therein mentioned as a free and voluntary act and deed and for the purposes therein expressed.

GIVEN under my hand and official seal of office this the 28 day of November, 2001.

Jonie E Womack
Notary Public

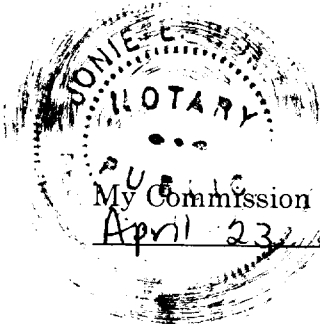
My Commission Expires:

April 23 2004

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named DIANN M. HIGDON who acknowledged signing and delivering the above and foregoing CERTIFICATE OF TRUST AGREEMENT on the day and date therein mentioned as a free and voluntary act and deed and for the purposes therein expressed.

GIVEN under my hand and official seal of office this the 28 day of November, 2001.



Jonie E Womack
Notary Public

This Certificate (But not the Trust)
Prepared By:
WALKER, BROWN & BROWN, P.A.
P.O. Box 276
Hernando, MS 38632
(662) 429-5277
(662) 429-5280 (fax)
1439br cert trust 2003